

Certificate Number: 14912-PAE-DE-037158644

Bankruptcy Case Number: 23-10175



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 4, 2023, at 6:36 o'clock PM EST, Maritza Lazo completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 4, 2023 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor